

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Matthew J. Lightcap
Debtor

Case No. 17-02896-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Aug 17, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2022:

Recip ID	Recipient Name and Address
db	#+ Matthew J. Lightcap, PO Box 302, Creekside, PA 15732-0302
cr	+ U.S. Bank, National Association, Trustee for Penns, 211 North Front Street, Harrisburg, PA 17101-1406
4952928	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas of Pennsylvania, PO Box 117, Columbus, OH 43216
4944322	+ Columbia Gas, 121 Champion Way, Suite 100, Canonsburg PA 15317-5817
4944320	Department of Revenue, 1 Revenue Place, Harrisburg PA 17129-0001
4995085	+ U.S. Bank, National Association, Trustee for, Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
4944318	+ York Adams Tax Claim Bureau, PO BOX 15627, York PA 17405-0156

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: blegal@phfa.org	Aug 17 2022 18:42:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
4944321	+ EDI: CITICORP.COM	Aug 17 2022 22:48:00	Citibank/Best Buy, Centralized Bankruptcy/Citicorp Credit Se, Po Box 790040, Sanit Louis MO 63179-0040
4944323	+ EDI: COMCASTCBLCENT	Aug 17 2022 22:48:00	Comcast, 1701 JFK Blvd, Philadelphia PA 19103-2899
4944319	EDI: IRS.COM	Aug 17 2022 22:48:00	IRS Centralized Insolvency Oper., Post Office Box 7346, Philadelphia PA 19101-7346
4944324	+ Email/Text: bankruptcy@firstenergycorp.com	Aug 17 2022 18:42:00	Met Ed, c/o First Energy Corp, 76 South Main Street, Akron OH 44308-1812
4971702	EDI: PRA.COM	Aug 17 2022 22:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4944325	+ Email/Text: blegal@phfa.org	Aug 17 2022 18:42:00	Pa Housing Finance Age, Po Box 8029, Harrisburg PA 17105-8029
4944326	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 17 2022 18:42:00	Toyota Motor credit Corp, Po Box 8026, Cedar Rapids IA 52408
4985859	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Aug 17 2022 18:42:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2022 at the address(es) listed below:

Name	Email Address
Dawn Marie Cutaia	on behalf of Debtor 1 Matthew J. Lightcap dmcutaia@gmail.com cutaialawecf@gmail.com,FreshStartLawPLLC@jubileebk.net,R46159@notify.bestcase.com;r46159@notify.bestcase.com
Jack N Zaharopoulos (Trustee)	TWeclf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com
Leon P Haller	on behalf of Creditor U.S. Bank National Association, Trustee for Pennsylvania Housing Finance Agency lhaller@pkh.com, dmaurer@pkh.com;mgutshall@pkh.com
Leon P Haller	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Matthew J. Lightcap	Social Security number or ITIN xxx-xx-3155
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 1:17-bk-02896-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew J. Lightcap

By the
court:8/17/22Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.